

CLAIMS

What is claimed is:

1 1. An electronic payment interface, comprising:
2 a plurality of payment types, each of the plurality of payment types is selectable using a
3 drop box; and
4 a single entry field that is operable to accommodate each of the plurality of payment
5 types to perform a financial transaction, the single entry field receives payment information
6 corresponding to a selected one of the plurality of payment types in a predetermined format; and
7 help and formatting information, displayed near the single entry field, that indicates a
8 proper format for entry of the payment information into the single entry field.

1 2. The electronic payment interface of claim 1, wherein the electronic payment
2 interface is hosted on an Internet server.

1 3. The electronic payment interface of claim 1, further comprising interactive help
2 that is accessible via the electronic payment interface.

1 4. The electronic payment interface of claim 1, further comprising:
2 a proceed button that is operable to continue the financial transaction; and
3 a cancel button that is operable to cancel the financial transaction.

1 5. The electronic payment interface of claim 1, wherein the electronic payment
2 interface is accessed from a merchant's point of sale.

1 6. The electronic payment interface of claim 1, further comprising a payment
2 processor, communicatively coupled to the single entry field, that processes the payment
3 information in completing the financial transaction.

1 7. The electronic payment interface of claim 6, wherein the payment processor is
2 communicatively coupled to a remote server.

1 8. The electronic payment interface of claim 1, wherein the financial transaction
2 performs electronic funds transfer to a merchant bank.

1 9. An Internet based single entry field electronic payment interface, comprising:
2 a plurality of payment types;
3 a single entry field that is operable to accommodate each of the plurality of payment
4 types to perform a financial transaction; and
5 the single entry field receives payment information corresponding to at least one of the
6 plurality of payment types in a predetermined format.

1 10. The Internet based single entry field electronic payment interface of claim 9,
2 further comprising a payment processor that processes the payment information during the
3 financial transaction.

1 11. The Internet based single entry field electronic payment interface of claim 10,
2 further comprising at least one additional payment processor; and
3 payment processing is distributed, at least in part, between the payment processor and the
4 at least one additional payment processor.

1 12. The Internet based single entry field electronic payment interface of claim 10,
2 wherein the payment processor is communicatively coupled to a remote server.

1 13. The Internet based single entry field electronic payment interface of claim 10,
2 wherein the payment processor is communicatively coupled to a merchant bank.

1 14. The Internet based single entry field electronic payment interface of claim 9,
2 further comprising a remote server; and
3 the remote server receives the payment information via the Internet.

1 15. The Internet based single entry field electronic payment interface of claim 9,
2 wherein the plurality of payment types comprises at least one of credit card, check debit, ATM
3 card, and electronic money order.

1 16. An electronic payment method, comprising:
2 selecting a payment type; and
3 inputting payment information corresponding to the selected payment type into a single
4 entry field;

5 wherein the single entry field is operable to receive a plurality of payment types.

1 17. The method of claim 16, wherein the selecting the payment type comprises
2 selecting the payment from a predetermined list of payment types selectable using a drop box.

1 18. The method of claim 16, further comprising:
2 payment processing using a payment processor; and
3 wherein the payment processor being communicatively coupled to the single entry field.

1 19. The method of claim 16, further comprising:
2 performing at least one of remote payment processing and local payment processing.

1 20. The method of claim 16, wherein the selection of the payment type enables the
2 single entry field to receive one of the plurality of payment types; and
3 further comprising providing help information indicative of a proper input format of the
4 payment information.